

III. AMENDMENTS TO THE DRAWINGS

The attached sheet of drawings includes changes to Fig. 1. This sheet, which includes Fig. 1, replaces the original sheet including Fig. 1. In Figure 1, the label for item 110 has been corrected to read "SECOND USER", rather than "FIRST USER".

Attachment: Replacement Sheet

IV. REMARKS / ARGUMENTS

A. Summary of Amendments

In the specification, several paragraphs have been amended to correct minor informalities detected by both the Examiner and the Applicant.

In the drawings, Figure 1 has been amended to correct a minor informality error identified by the Examiner.

The application now contains 69 claims.

Former claims 1-47 have been canceled from the application, without prejudice or disclaimer.

New claims 48-116 have been added to the application.

The Applicant respectfully submits that support for the subject matter of new claims 48-116 exists in the specification as originally filed and that no new matter has been added to the application by the present amendment. More specifically, support for the subject matter of new claims 48-116 may be found in the original claims 1-47, in Figures 4 and 5a, as well as in the description at page 22, line 6 to page 23, line 13; page 24, line 4 to page 27, line 19; and page 28, lines 25-30.

B. Summary of Objections/Rejections and Reply

Specification

On page 2 of the Office Action, the Examiner has identified several informalities in the disclosure. In response, the Applicant has amended the specification to correct the informalities identified on pages 2, 6 and 12.

With regard to the Examiner's contention that, at page 13, line 1, the reference to item 114 is unclear since "it is not shown in the drawing nor discussed further in the specification", the Applicant respectfully disagrees and submits that the reference to item 114 is clear and unambiguous. On page 12 of the specification, computing units 112 and 114 are introduced as being components of the customer computing system 150, with reference to Figure 1 in which *both* computing units 112 and 114 are shown. The paragraph beginning at page 12, line 31, and continuing on page 13 discusses Figure 2a, which depicts a block diagram of the computing unit 112. The reference to item 114 provided at page 13, line 1, simply explains that the structure and functionality of the computing unit 114 *shown in Figure 1* is identical to that of computing unit 112 shown in Figure 2a.

In light of the foregoing, the Applicant believes that the Examiner's objections to the specification have all been addressed and overcome.

Drawings

The Examiner has also objected to the drawings under 37 C.F.R. 1.84(p)(5) due to a couple of informalities.

Firstly, the Examiner has objected to Figure 1 since item 110 should be labeled "SECOND USER", rather than "FIRST USER". In response, the Applicant submits herewith an amended Figure 1, in which the label for item 110 has been corrected in accordance with the Examiner's suggestion.

Secondly, the Examiner has objected to Figure 4, since it includes item 412 that is not mentioned in the description. In response, the Applicant has amended the description (paragraph beginning at page 28, line 25) to include a reference to item 412 of Figure 4.

In light of the foregoing, the Applicant respectfully submits that the drawings are now in full compliance with 37 C.F.R. 1.84(p)(5).

35 U.S.C. §103

In the Office Action, the Examiner has raised several obviousness-based rejections under 35 U.S.C. §103(a), notably:

- former claims 1-5, 13-17, 24, 27-29, 35-37, 41 and 44-47 have been rejected as being unpatentable over US Patent No. 6,032,132 (hereinafter Nelson);
- former claims 6-9, 18-22, 30-33 and 38-39 have been rejected as being unpatentable over Nelson in view of Publication No. US 2002/0116334 A1 (hereinafter Bennett);
- former claims 10, 23, 34, 40 and 42-43 have been rejected as being unpatentable over Nelson in view of Publication No. US 2002/0120559 A1 (hereinafter O'Mara); and
- former claims 11-12 and 25-26 have been rejected as being unpatentable over Nelson in view of US Patent no. 6,826,542 (hereinafter Virgin).

In response, the Applicant respectfully submits that the invention claimed in new claims 48-116 is patentably distinguishable over the cited prior art, as discussed below.

Claim 48

The Examiner's attention is directed to the following emphasized features of new independent claim 48:

- 48) A process for online invoice presentment and processing, comprising:
 - a. generating at a biller entity an invoice for a service rendered to a customer entity;
 - b. making information on the invoice electronically available to first and second users associated to the customer entity;
 - c. **transmitting over a communications network from the customer entity to the biller entity information indicating that the first user has approved the invoice and that the second user has authorized payment of the invoice.**

The Applicant respectfully submits that the subject matter of new independent claim 48 is neither taught nor suggested by the cited prior art. Without limiting the generality of the foregoing, the Applicant submits that the cited prior art references do not disclose, teach or suggest the above-emphasized features of independent claim 48. More specifically, there is no teaching or suggestion in any one of Nelson, Bennett, O'Mara and Virgin of a process for granting payment of an invoice that includes transmitting over a communications network from the customer entity to the biller entity information indicating that a first user has approved the invoice and that a second user has authorized payment of the invoice.

Nelson pertains to a telecommunications access cost management system providing the capability for a communication carrier service provider to substantially automate the payment to other communication carrier service providers for the use of their services and equipment. More specifically, the system described in Nelson allows an entity receiving bills to automatically manage the payment of these bills including tracking bills for which the amounts are being disputed. The system in Nelson is therefore associated with the customer and assists a customer in managing incoming bills to be paid. In Nelson, bill review and approval is conducted at the customer end and includes a hierarchical approval mechanism. As discussed by Nelson at column 10, lines 10-12 and 43-50, system users with different approval authority levels may be involved in the approval of a bill, depending on the amount of the bill. However, this entire approval process takes place at the customer end, without any involvement on the part of the biller. Once the bill has been approved for payment, it becomes available for retrieval in the invoice payment module and the final step in the process *implemented at the customer end* is that "the electronic payment file is transmitted to Accounts Payable for accounting and payment processing" (see col. 10, line 57 to col. 11, line 14). Accordingly, in Nelson, the only interactions between the customer and the biller are: (1) the initial transmission of the bill from the biller to the customer (discussed at col. 5, lines 50-58, as being done through a variety of means, including by CD-ROM, by electronic file transfer and even in hard copy format); (2) the possible transmission of a bill dispute letter

from the customer to the biller (discussed at col. 8, lines 50-58 as being either in hard copy or electronic file format); and (3) the actual payment of the bill (which is not discussed by Nelson in any detail).

It follows from the above discussion of the Nelson patent that Nelson does not in any way teach or suggest the feature of *transmitting over a communications network from the customer entity to the biller entity information indicating that a first user has approved the invoice and that a second user has authorized payment of the invoice*, as claimed in new independent claim 48.

Furthermore, although Bennett, O'Mara and Virgin discuss various types and features of invoice processing systems, the Applicant respectfully submits that there is no mention or suggestion in any one of of Bennett, O'Mara and Virgin of the feature of *transmitting over a communications network from the customer entity to the biller entity information indicating that a first user has approved the invoice and that a second user has authorized payment of the invoice*, as claimed in new independent claim 48.

In short, it is clear that the cited prior art references, whether taken alone or in combination, neither explicitly disclose nor implicitly suggest all of the limitations of independent claim 48. Accordingly, the Applicant submits that the subject matter of new claim 48 is novel and non-obvious over the cited prior art and, as such, in condition for allowance.

Claims 49-71

Claims 49-71 depend either directly or indirectly from claim 48 and therefore include all of the limitations of the independent claim, including those features already shown to be absent from the prior art references. Thus, claims 49-71 are also believed to be novel and non-obvious over the cited prior art and, as such, in condition for allowance.

Claims 72 and 116

The Examiner's attention is directed to the following emphasized features of new independent claims 72 and 116:

- 72) A process, comprising:
- a. rendering a service to a customer entity;
 - b. generating an invoice for the service;
 - c. making available to first and second users associated to the customer entity an electronic document providing information on the invoice;
 - d. providing in the electronic document a user interface control, **the user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option;**
 - e. **detecting granting of payment of the invoice only when the first user has approved the invoice via the first input option and the second user has authorized payment of the invoice via the second input option.**
- 116) A process, comprising:
- a. generating by a biller entity an invoice for a service rendered to a customer entity;
 - b. making available to first and second users associated to the customer entity an electronic document providing information on the invoice;
 - c. providing in the electronic document a user interface control, **the user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option;**
 - d. **notifying the biller entity when the first and second input options have been selected to indicate that the first and second users have approved the invoice and authorized payment of the invoice, respectively.**

The Applicant respectfully submits that the subject matter of new independent claims 72 and 116 is neither taught nor suggested by the cited prior art. Without limiting the generality of the foregoing, the Applicant submits that the cited prior art references do not disclose, teach or suggest the above-emphasized features of independent claims 72 and 116. More specifically, there is no teaching or suggestion in any one of Nelson, Bennett, O'Mara and Virgin of *providing an electronic document including a user interface control having a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option*, as claimed in claims 72 and 116.

Furthermore, in the case of claim 72, none of the cited prior art references teach or suggest the feature of *detecting granting of payment of the invoice only when the first user has approved the invoice via the first input option and the second user has authorized payment of the invoice via the second input option.*

In the case of claim 116, the cited prior art references, whether taken alone or in combination, do not teach or suggest the feature of *notifying the biller entity when the first and second input options have been selected to indicate that the first and second users have approved the invoice and authorized payment of the invoice, respectively.*

In light of the foregoing, it is clear that the cited prior art references, whether taken alone or in combination, neither explicitly disclose nor implicitly suggest all of the limitations of independent claims 72 and 116. Accordingly, the Applicant submits that the subject matter of new claims 72 and 116 is both novel and non-obvious over the cited prior art and, as such, in condition for allowance.

Claims 73-96

Claims 73-96 depend either directly or indirectly from claim 72 and therefore include all of the limitations of the independent claim, including those features already shown to be absent from the prior art references. Thus, claims 73-96 are also believed to be novel and non-obvious over the cited prior art and, as such, in condition for allowance.

Claims 97 and 113

The Examiner's attention is directed to the following emphasized features of new independent claims 97 and 113:

- 97) A process for granting payment of an invoice over a network, the invoice having been issued by a biller entity to a customer entity, said process

comprising:

- a. accessing via a computer information on the invoice;
- b. **transmitting from the customer entity to the biller entity a first data element indicating that the invoice has been approved by a first user associated with the customer entity;**
- c. **transmitting from the customer entity to the biller entity a second data element indicating that payment of the invoice has been authorized by a second user associated with the customer entity.**

- 113) A method for electronically presenting and granting payment of invoices, comprising:
- a. generating at a biller entity an invoice for a service rendered to a customer entity;
 - b. making information on the invoice electronically available to the customer entity;
 - c. enabling at least two users associated to the customer entity to complete respective stages of a multi-stage invoice handling process;
 - d. **transmitting over a communications network from each of said at least two users to the biller entity a respective data element indicating that the respective stage of the multi-stage invoice handling process has been completed.**

As argued previously, the above-emphasized features of independent claims 97 and 113 (which are similar to the above-discussed features of independent claim 48) are not found in any of Nelson, Bennett, O'Mara and Virgin. Therefore, for the same reasons discussed above with regard to new independent claim 48, the Applicant respectfully submits that the cited prior art references, whether taken alone or in combination, do not anticipate or render obvious the subject matter of new independent claims 97 and 113. Accordingly, new claims 97 and 113 are also believed to be in full condition for allowance.

Claims 98-112 and 114-115

Claims 98-112 and 114-115 depend either directly or indirectly from one of claims 97 and 113 and therefore include all of the limitations of the respective independent claim, including those features already shown to be absent from the prior art references. Thus, claims 98-112 and 114-115 are also believed to be novel and non-obvious over the cited prior art and, as such, in condition for allowance.

V. CONCLUSION

In view of the above, it is submitted that claims 48-116 are in condition for allowance. Reconsideration of the rejections is requested. Allowance of claims 48-116 at an early date is solicited.

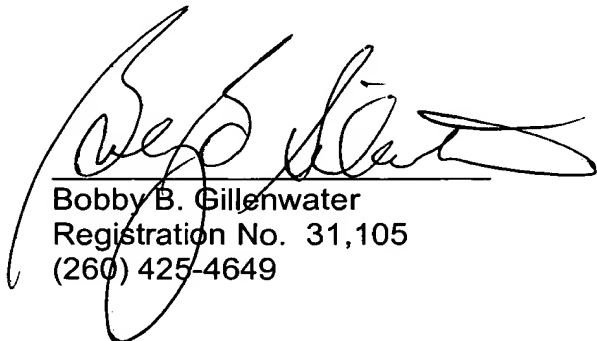
If the application is not considered to be in full condition for allowance, for any reason, the Applicant respectfully requests the constructive assistance and suggestions of the Examiner in drafting one or more acceptable claims pursuant to MPEP 707.07(j) or in making constructive suggestions pursuant to MPEP 706.03 so that the application can be placed in allowable condition as soon as possible and without the need for further proceedings.

A request for a 3 month extension of time (and \$1,020.00 fee) accompanies this filing. To the extent additional fees are required, please charge the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 02-1010 (32423/82536) and please credit any excess fees to such deposit account.

Respectfully submitted,

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APPENDIX

Replacement Drawing Sheet 1/6